

**Fill in this information to identify the case:**

Debtor 1 Richard Lee Poorman

Debtor 2 Kristin Anne Poorman fka Kristin Anne Lesniak  
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of PA  
(State)

Case number 1:19-bk-04674-HWV

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLC.Court claim no. (if known): 28Last 4 digits of any number you use to identify the debtor's account: 6158Date of payment change: 05 / 01 / 2022  
Must be at least 21 days after date of this noticeNew total payment: \$ 1,543.64  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 2.75 % New interest rate: 3.00 %Current principal and interest payment: \$ 927.34 New principal and interest payment: \$ 947.35**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1      Richard Lee Poorman  
First Name      Middle Name      Last Name

Case number (if known) 1:19-bk-04674-HWV

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Andrew M. Lubin

Signature

Date 03/25/2022

Print:

Andrew M. Lubin

First Name

Middle Name

Last Name

Title Attorney for creditor

Company

McCabe, Weisberg & Conway, LLC

Address

123 S. Broad Street, Suite 1400

Number

Street

Philadelphia, PA 19109

City

State

ZIP Code

Contact phone ( 215 ) 790 - 1010

Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Richard Lee Poorman and Kristin Anne  
Poorman fka Kristin Anne Lesniak  
Debtor(s)

PennyMac Loan Services, LLC., or its Successor  
or Assignee

Movant

vs.

Richard Lee Poorman and Kristin Anne Poorman  
fka Kristin Anne Lesniak  
Jack N Zaharopoulos

Respondent(s)

Chapter 13

Bankruptcy No. 1:19-bk-04674-HWV

**CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I, Andrew M. Lubin, attorney for PennyMac Loan Services, LLC., hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: March 25, 2022

Richard Lee Poorman  
4036 Silver Charm Court  
Harrisburg, Pennsylvania  
17112

Kristin Anne Poorman fka  
Kristin Anne Lesniak  
4036 Silver Charm Court  
Harrisburg, Pennsylvania  
17112

Paul Donald Murphy-Ahles  
DETHLEFS PYKOSH &  
MURPHY  
2132 Market Street  
Camp Hill, Pennsylvania  
17011  
Attorney for Debtors

Asst. U.S. Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, Pennsylvania  
17101

Jack N Zaharopoulos  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, Pennsylvania  
17036  
Trustee

/s/ Andrew M. Lubin

MARGARET GAIRO, ESQUIRE ID # 34419  
MARISA MYERS COHEN, ESQUIRE ID #87830  
JAMES FRENCH, ESQUIRE ID # 319597  
ANDREW M. LUBIN, ESQUIRE ID # 54297  
Attorney for PennyMac Loan Services, LLC.  
123 South Broad Street, Suite 1400  
Philadelphia, PA 19109  
Telephone: (215) 790-1010  
Facsimile: (215) 790-1274  
Email: [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)



P.O. Box 514387  
Los Angeles, CA 90051-4387

**Notice Date:** February 17, 2022

**Property Address:**  
4036 SILVER CHARM CT  
HARRISBURG PA 17112

KRISTIN POORMAN  
4036 SILVER CHARM CT  
HARRISBURG PA 17112-1480

### Changes to Your Mortgage Interest Rate Effective April 1, 2022

#### ABOUT YOUR ACCOUNT

We are writing to notify you that under the terms of your Adjustable Rate Mortgage (ARM Note), your interest/payment changed 63 months ago. Your mortgage payment will change on **May 1, 2022**. After that, your interest rate may change every 12 month(s) for the rest of your loan term. Any change in your interest rate may also change your mortgage payment. The information below outlines the changes that will be made to your loan as a result of this adjustment

#### WHAT THIS MEANS

Here is a comparison of your current interest rate versus your new interest rate.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest rate:	2.75000%	3.00000%
Principal:	\$470.45	\$451.28
Interest:	\$456.89	\$496.07
Escrow (Taxes & Insurance):	\$596.29	\$596.29
Buydown (if applicable):	\$0.00	\$0.00
<b>Total Monthly Payment</b>	<b>\$1,523.63</b>	<b>\$1,543.64</b> (due May 1, 2022)

**Interest Rate:** We calculated your interest rate by adding the index rate of 0.98000% plus the margin of 2.00000% (the margin is the addition of a certain number of percentage points to the index) then rounding the result N (Values: N=Nearest, U=Up, D=Down) by a rounding factor of 0.12500, with the result being subject to the rate cap limitations defined in your mortgage agreement. Under your loan agreement, your index rate is the Weekly Average US Treasury constant Maturity 1 year (weekly) and your margin is 2.00000%. The Weekly Average US Treasury constant Maturity 1 year (weekly) index is published every 7 day(s) in <https://www.federalreserve.gov/Releases/H15/data.htm>.

**Toll-Free: (800) 777-4001**

M - F 5:00AM - 6:00PM PT  
SAT 7:00AM - 11:00AM PT  
Toll-Free Fax: (866) 577-7205

**Website: [www.PennyMac.com](http://www.PennyMac.com)**

**Secure Messaging Online:**  
Create an account and/or log in to  
<http://www.PennyMac.com>,  
then look for the Secured Message  
Center to communicate with us securely.

**Payments:**

**Standard Address:**  
P.O. Box 30597  
Los Angeles, CA 90030-0597  
**Overnight Address:**  
Attn: Lockbox Operations  
20500 Belshaw Ave.  
Carson, CA 90746

**Correspondence:**

Attn: Correspondence Unit  
P.O. Box 514387  
Los Angeles, CA 90051-4387  
(Please do not send payments)

**Rate Limit(s):** Your rate cannot go higher than 7.75000% or lower than 2.00000% for the life of the loan. Your rate can change each adjustment by no more than 1.00000% and no less than 1.00000%. The subsequent change will be effective with the **May 1, 2023** payment for which your rate can change each adjustment by no more than 1.00000% and no less than 1.00000%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the Weekly Average US Treasury constant Maturity 1 year (weekly) index; available February 15, 2022 (adjusted for weekends and holidays), your margin, your loan balance of \$198,426.05, and your remaining loan term of 297 months.

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#### WHAT DO I NEED TO DO?

**No action is required from you at this time. However, if you anticipate problems making your payments as a result of this interest rate change:**

- Contact PennyMac Loan Services, LLC at (800) 777-4001 as soon as possible.
- The following options **may** be available to help make your new payments more affordable (most are subject to lender approval):
  - **Refinance your loan** with us or another lender;
  - **Sell your home** and use the proceeds to pay off your loan;
  - **Modify your loan terms** with us to achieve more affordable monthly payments;
  - **Payment forbearance**, which temporarily gives you more time to pay your monthly payment(s).

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#### IMPORTANT INFORMATION

If you are enrolled in a PennyMac AutoPay program, the new payment amount will be drafted on your scheduled draft date. (If you pay additional funds towards principal via your AutoPay Plan, please note that amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or visit [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). If you would like contact information for a State housing finance agency, visit the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov>.

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#### QUESTIONS? CONTACT US

If you have additional questions please call our Customer Service Department at (800) 777-4001. Our office hours are Monday through Friday 5:00 AM to 6:00 PM, 7:00 AM to 11:00 AM Saturday PT.

[REDACTED]

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA** - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

***This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.***

#### Licensing Information



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